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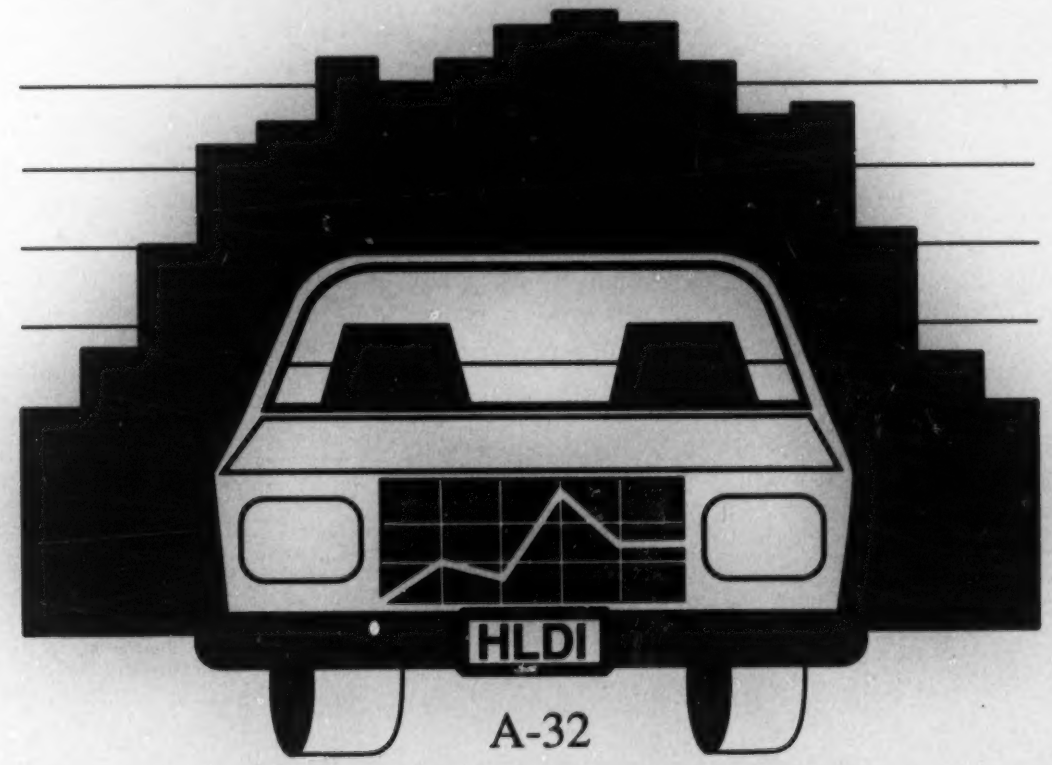

A-32

Automobile Theft Losses By Size of Claim and in Selected States

Highway Loss Data Institute

Insurance Special Report
A-32

Automobile Theft Losses By Size of Claim and in Selected States

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Highway Loss Data Institute -- 1005 North Glebe Road -- Arlington, Virginia 22201
Research Report HLDI A-32; December 1989
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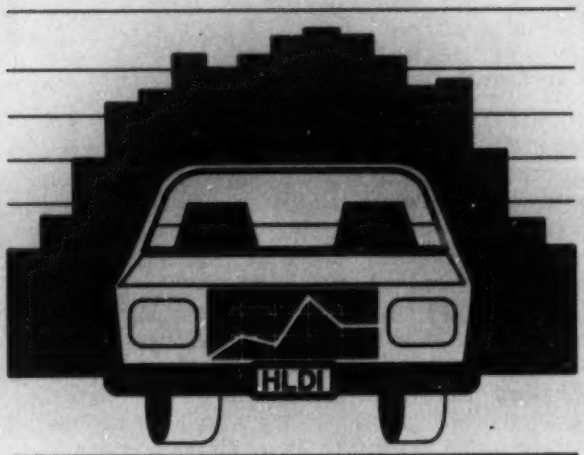

SUMMARY

This Highway Loss Data Institute report summarizes the theft loss experience of 1987 and 1988 model year vehicles by size of claim and in selected states. It focuses on vehicles with abnormally high proportions of their theft claims in one of four specific claim size categories: claims exceeding $10,000, claims in the range $2,001 to $5,000, claims in the range $501 to $2,000, and claims less than or equal to $500.

These claim size categories were chosen for analysis because they represent over 95 percent of all theft claims and because each represents different types of losses. Claims exceeding $10,000 for most vehicles represent the theft of the entire vehicle and are total losses. Claims in the $2,001 to $5,000 range, and also those between $501 and $2,000, are generally for theft of fairly costly components such as radios and other electronic components. Small claims, less than or equal to $500 involve the theft of less costly items such as hubcaps and hood ornaments; however, such claims constitute the majority of all theft claims. The report also describes the high incidence of theft claims in particular states for selected vehicles and claim size categories.

Overall Claim Size Distribution

The following table provides the overall distribution by size of claim for theft claims paid on 1987 and 1988 model year vehicles and the contribution of each category to total theft losses:

Claim Size	Percent of Claims	Percent of Paid Losses
>$10,000	9.2	61.2
$5,001-10,000	4.4	14.4
$2,001-5,000	5.7	7.6
$501-2,000	28.7	11.9
≤$500	52.0	4.9

Claims greater than $10,000 represent less than 10 percent of all theft claims but over 60 percent of all paid losses; over half of the claims are under $500 but they account for less than 5 percent of total theft losses.

Theft Claims Greater Than $10,000 (9.2 Percent of All Claims)

- The Toyota Cressida, Chevrolet Blazer/GMC Jimmy, Chevrolet Monte Carlo, and Mercury Grand Marquis each has more than 35 percent of its theft claims exceeding $10,000.
- These claims occurred disproportionately in Texas for the Mercury Grand Marquis, Ford Thunderbird, and Ford Bronco and in New York for the Toyota Cressida.
- For vehicles listed with high percentages of theft claims exceeding $10,000, the Chevrolet Corvette has by far the highest average loss payment for these claims ($27,367).

Theft Claims $2,001-5,000 (5.7 Percent of All Claims)

- Mercedes-Benz models and the Nissan 300ZX have from approximately 30 to 40 percent of their theft claims between $2,001 and $5,000.
- Texas has over five times its share of $2,001-$5,000 theft claims for the Nissan 300ZX and New York is overrepresented in claims of this size for Mercedes-Benz models.

Theft Claims $501-2,000 (28.7 Percent of all Claims)

- European imports, led by the Volvo 740/760 with nearly two-thirds of its theft claims in the $501-2,000 range, have the highest percentages of theft claims in this category.
- Claims of this size, as well as all theft claims, tend to be concentrated in New York and New Jersey for Audi and Volvo models and in California for Volkswagen models.

Theft Claims Less Than or Equal to $500 (52.0 Percent of All Claims)

- The Plymouth Reliant has the highest percentage (86.2) of its theft claims resulting in payments of less than or equal to $500.
- For vehicles listed with high percentages of theft claims less than or equal to $500, the Cadillac Eldorado/Seville has the lowest average loss payment for these claims.

Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, analyses, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles -- especially concerning the ways such losses vary among different kinds of vehicles.

Since 1979 HLDI has been publishing results on the theft loss experience of vehicles insured under comprehensive coverages. The reports published since that time indicate that certain vehicles consistently have larger theft losses than other vehicles and that there are huge variations in overall theft losses among all vehicles. The HLDI theft reports also reveal that some vehicles have extremely high frequencies of theft claims but relatively low average loss payments per claim, indicating the frequent occurrence of partial thefts (e.g., radios or stereo equipment).

This special theft report examines the theft loss experience, under comprehensive coverages, of 1987 and 1988 models through March 1989. The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverages, ranging from the theft of items from the vehicle to the theft of the vehicle itself. This report examines vehicles with abnormally high proportions of their theft claims in particular claim size categories. In addition, theft data are examined by state, and states with inordinately high theft claims for selected vehicles and claim size categories are highlighted.

The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA. It is intended that the dissemination of this and other HLDI reports will contribute to research into ways to reduce crash damage, crash injuries, and theft losses, and that it will also inform the public about differences in the loss experiences produced by different kinds of vehicles.

Overall Claim Size Distribution

The overall distribution by size of claim for the 137,333 theft claims paid on 1987 and 1988 models through March 1989 is shown in Table 1. The table also provides the distribution of paid theft losses by claim size category. For the analyses contained in this report, theft claims were grouped into four size categories representing over 95 percent of all types of losses. Large claims exceeding $10,000, which generally are for theft of the entire vehicle, account for over 9 percent of all theft claims and over 60 percent of all paid losses. (Theft claims between $5,001 and $10,000 account for less than 5 percent of all theft claims. No particularly noteworthy results were found for this group of claims.) The second group considered here are claims from $2,001 to $5,000, and are generally for theft of fairly costly components such as radios or other electronics in more expensive cars. They comprise about 6 percent of all theft claims and between 7

Table 1
Overall Theft Claim Size Distribution
1987-88 Models

Claim Size	Number of Claims	Percentage of Claims	Percentage of Paid Losses
≤$500	71,402	52.0	4.9
$501-1,000	24,565	17.9	5.4
$1,001-2,000	14,895	10.8	6.5
$2,001-5,000	7,843	5.7	7.6
$5,001-10,000	6,044	4.4	14.4
>$10,000	12,584	9.2	61.2
Total	137,333	100.0	100.0

Table 2
Vehicles With High Percentages of Theft Claims Greater Than $10,000 1987-88 Models

Vehicle Series	Total Claims	Claims >$10,000	Percent >$10,000	Average Payment Claims >$10,000
All Vehicles	**137,333**	**12,584**	**9.2**	**$15,531**
Toyota Cressida	127	55	43.3	18,639
Chevrolet Blazer/GMC Jimmy	354	137	38.7	17,588
Chevrolet Monte Carlo	1,088	413	38.0	14,329
Mercury Grand Marquis	639	235	36.8	16,576
Chevrolet/GMC Suburban	733	232	31.7	18,698
Chevrolet/GMC Pickup	3,790	1,170	30.9	13,614
Ford Thunderbird	605	185	30.6	14,399
Chevrolet Corvette	371	110	29.6	27,367
Ford Bronco	358	106	29.6	18,749
Chevrolet Camaro/Pontiac Firebird	5,106	1,415	27.7	14,908

Table 3
Vehicles With High Percentages of Theft Claims Greater Than $10,000 in Selected States 1987-88 Models

Vehicle Series State	Percent of Exposure	Percent of All Claims	Percent of Claims >$10,000
All Vehicles			
New York	**8.5**	**9.6**	**18.9**
Texas	**6.3**	**11.2**	**18.0**
Mercury Grand Marquis			
Texas	7.2	43.3	77.9
Ford Thunderbird			
Texas	6.1	21.8	45.4
Ford Bronco			
Texas	5.4	17.9	37.7
Toyota Cressida			
New York	8.7	38.6	58.2

and 8 percent of all paid losses. The third group, claims from $501 to $2,000, has also been shown to involve car radio components and are approximately 29 percent of all claims but less than 12 percent of all paid losses. The fourth category, claims less than or equal to $500, which involves theft of less costly items such as hubcaps and hood ornaments, constitutes more than half of all theft claims but only about 5 percent of all paid losses. Theft claims within each of these four size categories are discussed separately in the following sections.

Theft Claims Greater than $10,000

Table 2 lists vehicles with high percentages of theft claims exceeding $10,000. Most of these claims are total losses; either the vehicle is never recovered or it is recovered with such extensive damage or with so many major parts missing that it is declared a total loss. All 1987-88 vehicles combined have an average of less than 10 percent of their theft claims over $10,000, but the vehicles listed in Table 2, as a group, have more than 30 percent over $10,000. The Toyota Cressida, with 43.3 percent, leads the list. The remainder of the vehicles are all General Motors (GM) Corporation and Ford Motor Company products, including pickups and intermediate and large utility vehicles. The list also includes GM's sporty Corvette, Camaro, and Firebird and Ford's Thunderbird.

Table 2 also lists the average payment per theft claim for claims greater than $10,000. The Chevrolet Corvette has by far the highest theft payment per claim for these claims ($27,367).

Some of the vehicles listed in Table 2 with very high proportions of their claims greater than $10,000 also have peculiar geographic distributions of these claims. Table 3 presents the results with the greatest disparity between state vehicle exposure and claims greater than $10,000 and shows, for example, that although only about 7 percent of all Mercury Grand Marquises in the HLDI data base are insured in Texas, the state accounts for over 40 percent of all theft claims for this vehicle and for nearly 80 percent of the large claims. These figures indicate that Texas has more than 10 times its share of these large losses for the Mercury Grand Marquis. Texas also has a disproportionate share of high theft losses for the Ford Thunderbird and Ford Bronco. Nearly 40 percent of all theft claims and nearly 60 percent of claims over $10,0000 for Toyota Cressidas are filed in New York state, which accounts for only 8.7 percent of the HLDI exposure for this vehicle.

Theft Claims: $2,001-5,000

For all theft claims for 1987-88 models, 5.7 percent are in the $2,001-$5,000 range. The vehicles listed in Table 4 have from nearly 30 to 40 percent of their claim payments in this range. Additional claim analysis has not been performed, so the nature of these claims, the items or equipment being stolen, has not been ascertained. They may represent thefts of electronic components and result in high claim payments because the cars involved are very expensive. Leading the list is the Mercedes-Benz SDL/SEL series with nearly 40 percent of its theft claims involving payments of between $2,001 and $5,000. Two other Mercedes-Benz models and the Nissan 300ZX also have high percentages of theft claims in this range.

A state-by-state examination of these claims revealed that some states have from four to five times their share of claims, based on exposure (Table 5). Texas has over five times its share of $2,001-$5,000 theft claims for the Nissan 300ZX, and New York is overrepresented in claims of this size for Mercedes-Benz models. Approximately one of every eight Mercedes-Benz models is insured in New York, but more than half of all claims between $2,001 and $5,000 for these models are filed and paid in New York.

Theft Claims: $501-2,000

Regular HLDI reports have for some time featured lists of vehicles with the highest theft claim frequencies. Prominent on these lists have been most Volkswagen models and many other European designed cars. Analysis of these claims has shown that the theft of car radio components is a major cause of the high theft claim frequencies for these cars. Theft claims for replacing stolen radios in these cars typically involve payments of between $1,000 and $1,500.

Table 6 lists vehicles with disproportionate numbers of their claims in the $501-$2,000 range. Fifty-five to sixty-five percent of theft claims for these vehicles are in this range, whereas, for all 1987-88 vehicles, the proportion is 28.7 percent. All 10 vehicles listed are European designed cars, with all Volkswagen models, except the Fox, included. The Volvo 740/760 series leads the list with nearly two-thirds of its claims in the $501-$2,000 range.

Table 4
Vehicles With High Percentages of $2,001-5,000 Theft Claims 1987-88 Models

Vehicle Series	Total Claims	Claims $2,001-$5,000	Percent $2,001-$5,000
All Vehicles	**137,333**	**7,843**	**5.7**
Mercedes-Benz SDL/SEL Series	411	164	39.9
Mercedes-Benz 260E/300D/E	519	177	34.1
Mercedes-Benz 190 D/E	375	116	30.9
Nissan 300ZX	445	130	29.2

Table 5
Vehicles With High Percentages of $2,001-5,000 Theft Claims in Selected States 1987-88 Models

Vehicle Series State	Percent of Exposure	Percent of All Claims	Percent of Claims $2,001-$5,000
All Vehicles			
New York	**8.5**	**9.6**	**15.7**
Texas	**6.3**	**11.2**	**11.0**
Nissan 300ZX			
Texas	7.9	26.3	41.5
Mercedes-Benz 260/300 Series			
New York	12.7	33.1	56.5
Mercedes-Benz SDL/SEL Series			
New York	14.2	41.4	55.2
Mercedes-Benz 190D/E			
New York	12.4	36.0	45.7

Table 6
Vehicles With High Percentages of $501-2,000 Theft Claims 1987-88 Models

Vehicle Series	Total Claims	Claims $501-$2,000	Percent $501-$2,000
All Vehicles	**137,333**	**39,460**	**28.7**
Volvo 740/760	707	465	65.8
Peugeot 505	103	67	65.0
Porsche 924/944	703	451	64.2
Audi 4000/5000	540	333	61.7
Alfa Romeo Spider/Milano	192	117	60.9
Saab 900/9000	1,233	728	59.0
Volkswagen Jetta	4,542	2,584	56.9
Volkswagen Golf/GTI/Cabriolet	3,575	2,010	56.2
Volkswagen Quantum	107	59	55.1
Volkswagen Scirocco	412	227	55.1

Table 7
Vehicles With High Percentages of $501-2,000 Theft Claims in Selected States 1987-88 Models

Vehicle Series State	Percent of Exposure	Percent of All Claims	Percent of Claims $501-$2,000
All Vehicles			
California	**9.6**	**14.4**	**20.0**
New Jersey	**3.0**	**2.4**	**3.2**
New York	**8.5**	**9.8**	**11.4**
Audi 4000/5000			
New Jersey	4.9	15.9	21.0
New York	11.9	30.4	31.8
Volvo 740/760			
New York	11.9	37.2	46.2
Volkswagen Jetta			
California	13.0	31.0	31.0
Volkswagen Golf/GTI/Cabriolet			
California	15.1	32.6	35.0

A geographic analysis of these claims indicates regional differences among the cars with disproportionate numbers of claims in the $501-$2,000 range (see Table 7): For example, 21 percent of claims in this category for Audi 4000 and 5000 models are filed in New Jersey and 32 percent in New York, although the exposure for these cars in these states is considerably less. More than 30 percent of claims in this range for Volkswagen's Jetta, Golf, GTI, and Cabriolet are paid in California, which is more than double their share based on exposure. Table 7 shows also that the differences between the percentage of all theft claims and that for claims in the $501-2,000 range are small, indicating that the geographic patterns apply to all thefts, not just those in the $501-2,000 category.

Theft Claims Less Than or Equal to $500

At the low end of the theft spectrum are the small claims of less than $500 that involve the theft of lower cost items such as hubcaps and hood ornaments. As was shown in Table 1, small theft claims of less than $500 constitute the majority of all theft claims. Some vehicles, however, have significantly higher percentages of claims in this range. Table 8 lists these vehicles and also the average payment per claim for claims less than or equal to $500. The Plymouth Reliant has the highest percentage (86.2) of its theft claims in this range. One interesting entry on this list is the Cadillac Eldorado/Seville; although these are relatively expensive models, nearly 80 percent of their theft claims had payments less than or equal to $500. It is believed that the Cadillac hood emblem is a favorite target of these thefts. Among all the vehicles listed in Table 8, the Cadillac Eldorado/Seville has the lowest average payment per theft claim for claims less than or equal to $500.

Table 8
Vehicles With High Percentages of Theft Claims Less Than or Equal to $500
1987-88 Models

Vehicle Series	Total Claims	Claims ≤$500	Percent ≤$500	Average Payment Claims ≤$500
All Vehicles	**137,333**	**71,402**	**52.0**	**$219**
Plymouth Reliant	370	319	86.2	123
Chevrolet/GMC Extended Cab Pickup	223	179	80.3	200
Dodge Caravan/Plymouth Voyager	1,283	1,029	80.2	151
Dodge Pickup	557	442	79.4	123
Mercury Topaz	309	245	79.3	133
Cadillac Eldorado/Seville	586	464	79.2	122
Ford Taurus	1,292	1,010	78.2	147
Plymouth Sundance	506	389	76.9	146
Ford Aerostar	789	600	76.0	187

Appendix
Definitions

Average Loss Payment per Claim - The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

Average Loss Payment per Insured Vehicle Year - For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency - The number of claims for a group of vehicles, divided by the exposure for that group.

Deductible Amount - That portion of the comprehensive loss borne by the policyholder.

Exposure - The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment - That portion of the comprehensive loss borne by the insurer; in general, the total comprehensive loss minus the deductible amount.

Theft Coverages - The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications - There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** - There are four major body style groupings of passenger vehicles -- regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small - Vehicles with wheelbases less than or equal to 99 inches.

   Midsize - Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large - Vehicles with wheelbases greater than 109 inches.

2. **Vans** - Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo access door and rear door. The cargo area is not separated from the passenger area - both are enclosed under the same roof.

3. **Pickups** - Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight -- small pickups (less than 3,500 pounds) and standard pickups (3,500 pounds or more).

4. **Utility Vehicles** - Vehicles built on a heavy-duty chassis capable of off road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase - small utility vehicles (less than 100 inches), intermediate utility vehicle (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) - A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series - A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Selected Publications

R88-2 *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1988 Models During Their First Year, 1987 Models During their First Two years, 1986 Models During Their First Three Years,* December 1988.

R89-1 *Insurance Collision Report, Initial Results for 1989 Automobiles,* August 1989.

I88-1 *Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1986-1988 Models,* September 1989.

T88-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles: 1988 Models During Their First Year, 1987 Models During Their First Two Years, 1986 Models During Their First Three Years,* May 1989.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-9 *Automobile Insurance Losses, Collision Coverage; A Comparison of Collision Claim Size Distributions for 1974-76 Models,* November 1977.

A-11 *Automobile Insurance Losses, Collision Coverage; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverage; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverage; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverage; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* May 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverage; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverage; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981, and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

A-23 *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

A-24 *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models,* October 1985.

A-25 *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

A-26 *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models,* May 1986.

A-27 *A Preliminary Evaluation of New York and New Jersey Insurance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models,* May 1986.

A-28 *Insurance Injury Loss Experience in Eight States with Seat Belt Laws, 1983-86 Models,* July 1988.

A-29 *Insurance Losses Based on Garaging Location, 1985-87 Models,* June 1988.

A-30 *Automobile Insurance Losses, A Comparison of California and National Results,* May 1988.

A-31 *The Effect of Vehicle Component Parts Marking on Theft,* December 1989.

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Aetna Casualty & Surety Company of America Aetna Casualty & Surety Company of Illinois Aetna Casualty and Surety Company AgSecurity Insurance Company Alaska Pacific Assurance Company Alfa Mutual General Insurance Company Alfa Mutual Insurance Company Alliance Assurance Company Ltd. Allied Insurance Company Allstate Indemnity Company Allstate Insurance Company Allstate Property and Casualty Insurance Company American & Foreign Insurance Company American Casualty Company American Economy Insurance Company American Family Mutual Insurance Company American General Fire & Casualty Company American Lloyds Insurance Company American Manufacturers Mutual Insurance Company American Motorist Insurance Company American Protection Insurance Company American States Preferred Insurance Company American States Insurance Company American States Insurance Company of Texas Amica Mutual Insurance Company Assurance Company of America Athena Assurance Company Atlanta Casualty Company Atlantic Employers Insurance Company Atlas Assurance Company of America Automobile Insurance Company of Hartford Bankers Standard Insurance Company Bituminous Casualty Corporation Bituminous Fire & Marine Insurance Company Boston Old Colony Insurance Company Brotherhood Mutual Insurance Company Buckeye Union Insurance Company CIGNA Fire Underwriters Insurance Company CIGNA Insurance Company of the Midwest CIGNA Insurance Company of Illinois CIGNA Insurance Company of Ohio CIGNA Insurance Company of Texas CIGNA Property and Casualty Insurance Company CIGNA Insurance Company CUMIS Insurance Society Inc. Camden Fire Insurance Association Casualty Insurance Company Century Indemnity Company Charter Oak Fire Insurance Company Chubb Insurance Company of New Jersey Chubb Lloyds Insurance Company of Texas Church Mutual Insurance Company Classic Insurance Company Colonial Insurance Company Columbia Casualty Company Commercial Insurance Company of Newark Concord General Mutual Insurance Company Continental Casualty Company Continental Insurance Company Continental Insurance Company of New Jersey Cotton States Mutual Insurance Company Country Casualty Insurance Company Country Mutual Insurance Company Country Preferred Insurance Company Countrywide Insurance Company Covenant Insurance Company Criterion Casualty Company Economy Fire and Casualty Company Empire Insurance Company Employers Insurance of Wausau Employers Mutual Casualty Company Erie Insurance Exchange Farm Bureau Mutual Insurance Company Inc. of Kansas Farm Bureau Mutual Insurance Company of Idaho Farm Bureau Mutual Insurance Company of Iowa Farm Bureau Mutual Insurance Company of Nebraska Farmers & Merchants Insurance Company Farmers Automobile Association of Pekin Illinois Farmers Insurance Company Inc. Farmers Insurance Company of Arizona Farmers Insurance Company of Idaho Farmers Insurance Company of Oregon Farmers Insurance Company of Washington Farmers Insurance Exchange Farmers Insurance of Columbus Inc. Farmers Mutual Insurance Company of Nebraska Farmers Texas County Mutual Insurance Company Farmington Casualty Company Farmland Mutual Insurance Company Federal Insurance Company Federal Kemper Insurance Company The Fidelity & Casualty Company of New York Fidelity & Guaranty Insurance Company Fidelity & Guaranty Insurance Underwriters Inc. Fidelity and Deposit Company of Maryland Firemen's Insurance Company of Newark First Fire and Casualty Insurance of Hawaii Inc. First Indemnity Insurance of Hawaii Inc. First Insurance Company of Hawaii Ltd. Foundation Reserve Insurance Company Inc. GEICO General Insurance Company GEICO Indemnity Company General Accident Insurance Company of America The Glens Falls Insurance Company Globe Indemnity Company Gothaer Insurance Company Government Employees Insurance Company Great Northern Insurance Company Great West Casualty Company Green Mountain Insurance Company Inc. Grinnell Mutual Reinsurance Company Guaranty National Insurance Company Halcyon Insurance Company Harbor Insurance Company Harleysville Mutual Insurance Company Hartford Accident and Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company Hartford Insurance Company of Connecticut Hartford Insurance Company of Illinois Hartford Insurance Company of the Midwest Hartford Insurance Company of the Southeast IDS Property Casualty Insurance Company Illinois Employers Insurance of Wausau Illinois Farmers Insurance Company Indemnity Insurance Company of North America Indiana Farmers Mutual Insurance Company Insurance Company of North America John Deere Insurance Company KFB Insurance Company Inc. Kansas City Fire and Marine Insurance Company Kentucky Central Insurance Company League General Insurance Company Liberty Insurance Corporation Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Liberty Northwest Insurance Corporation London Assurance Lumbermens Mutual Casualty Company Maine Bonding and Casualty Company Maryland Casualty Company Mayflower Insurance Company Ltd. Merit Insurance Company Metropolitan Property and Liability Insurance Company Michigan Education Employees Mutual Insurance Company Michigan Mutual Insurance Company Mid-Century Insurance Company Mid-Century Insurance Company of Texas Middlesex Mutual Assurance Company Midwest Mutual Insurance Company Montgomery Mutual Insurance Company Motor Club Insurance Association of Nebraska Motor Club of America Insurance Company Motors Insurance Corporation NWNL General Insurance Company National Casualty Company National Continental Insurance Company National Fire Insurance Company of Hartford National General Fire & Casualty Company National General Insurance Company of Missouri National Grange Mutual Insurance Company National Standard Insurance Company National-Ben Franklin Insurance Company of Illinois Nationwide Agribusiness Insurance Company Nationwide General Insurance Company Nationwide Indemnity Insurance Company Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property and Casualty Insurance Company New York Underwriters Insurance Company Newark Insurance Company Niagara Fire Insurance Company North Carolina Farm Bureau Mutual Insurance Company North Pacific Insurance Company Northbrook Indemnity Company Northbrook National Insurance Company Northbrook Property and Casualty Insurance Company Northern Insurance Company of New York Northwestern Pacific Indemnity Company Nutmeg Insurance Company Oklahoma Farm Bureau Mutual Insurance Company Oregon Automobile Insurance Company Pacific Employers Insurance Company Pacific Indemnity Company Pacific Insurance Company Pacific Insurance Company Ltd. Pekin Insurance Company Pennsylvania General Insurance Company PEMCO Insurance Company Phoenix Insurance Company Potomac Insurance Company of Illinois Preferred Risk Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive County Mutual Insurance Company Progressive Gulf Insurance Company Progressive Mutual Insurance Company Progressive Northern Insurance Company Progressive Northwestern Insurance Company Progressive Southeastern Insurance Company Progressive Specialty Insurance Company Prudential Commercial Insurance Company Prudential General Insurance Company Prudential-LMI Commercial Insurance Company Prudential Property and Casualty Insurance Company Public Employees Mutual Insurance Company Puerto Rican-American Insurance Company Ramsey Insurance Company Ranger Insurance Company Royal Indemnity Company Royal Insurance Company of America Royal Milbank Insurance Companies SECURA Insurance Safeguard Insurance Company St. Paul Fire & Marine Insurance Company St. Paul Fire and Casualty Insurance Company St. Paul Guardian Insurance Company St. Paul Indemnity Insurance Company St. Paul Insurance Company St. Paul Insurance Company of Illinois St. Paul Insurance Company of North Dakota St. Paul Lloyds Insurance Company St. Paul Mercury Insurance Company St. Paul Property and Casualty Insurance Company Scottsdale Insurance Company Sea Insurance Company Ltd. Selective Insurance Company of America Selective Insurance Company of the Southeast Selective Way Insurance Company Sentinel Insurance Company Ltd. Shelter General Insurance Company Shelter Mutual Insurance Company Shield Insurance Company Southern Guaranty Insurance Company Southern Heritage Insurance Company Standard Fire Insurance Company State Auto Insurance Company State Farm County Mutual Insurance Company of Texas State Farm Fire and Casualty Company State Farm General Insurance Company State Farm Mutual Automobile Insurance Company Sun Insurance Office Ltd. Texas Employers' Insurance Association Texas Farmers Insurance Company Texas Pacific Indemnity Company Transamerica Indemnity Company Transamerica Insurance Company Transamerica Insurance Company of Michigan Transamerica Insurance Company of Texas Transamerica Insurance Corporation of America Transamerica Premier Insurance Company Transamerica Specialty Insurance Company Transcontinental Insurance Company Transportation Insurance Company Travelers Indemnity Company Travelers Indemnity Company of America Travelers Indemnity Company of Illinois Travelers Indemnity Company of Rhode Island Travelers Insurance Company Truck Insurance Exchange Twin City Fire Insurance Company USAA Casualty Insurance Company United Financial Casualty Insurance Company United Services Automobile Association United States Fidelity and Guaranty Company Utica Mutual Insurance Company Valley Forge Insurance Company Valiant Insurance Company Vigilant Insurance Company Wausau Underwriters Insurance Company Western Casualty & Surety Company